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SHORT REPORT

Community-Led Response to Address Economic Vulnerability due to COVID-19 with, for, and by Transgender Women of Color: A Qualitative Pilot Evaluation

Kristi E. Gamarel,[1,*] Laura Jadwin-Cakmak,[1] Wesley M. King,[1] Lilianna A. Reyes,[2] Racquelle Trammell,[1,2] Torsten B. Neilands,[3] Maureen D. Connolly,[4] and Larissa Jennings Mayo-Wilson[5]

Abstract

Purpose: Intersectional stigma fuels inequities among transgender women of color, which have been exacerbated by coronavirus disease 2019 (COVID-19). This study evaluated a community-led emergency assistance program for transgender women of color.

Methods: We conducted a pilot program evaluation ($n = 8$).

Results: Retention was 87.5% over the follow-up. Funds were primarily used for bills, food, and housing. Requesting and receiving funds was described as "somewhat to extremely easy." Participants identified the need for economic empowerment components in future programming, specifically gender affirmation, skill-building for education and employment, and entrepreneurial opportunities.

Conclusion: Findings highlight the need to invest in community-led strategies to address inequities experienced by transgender women of color.

Keywords: COVID-19; emergency assistance; transgender women

Introduction

The coronavirus disease 2019 (COVID-19) pandemic has upended the well-being of people globally; however, the intersections of structural racism and economic vulnerabilities have perpetuated inequities.[1–3] In the United States, Black transgender women experience interlocking systems of structural oppression rooted in racism and transphobia.[4] Intersectional racism and transphobia operating in education, employment, and housing fuel economic vulnerability among transgender women of color.[5,6] Before the COVID-19 pandemic, 38.5% of Black transgender people lived below the poverty line.[7]

Research with transgender women of color in Detroit, Michigan during the COVID-19 pandemic (2020–2021) demonstrated that economic vulnerabilities have increased.[8] These ongoing intersecting cycles of racism, transphobia, and economic vulnerability fuel inequities among transgender women of color.[9,10]

Transgender women of color have found creative ways to address the economic vulnerabilities in their communities. In 2017, the Trans Sistas of Color Project-Detroit (TSoCP) launched a emergency assistance program, which consists of an unconditional grant, up to $500, for transgender women of color. TSoCP's emergency assistance program provides immediate funds to transgender women to address economic insecurity. During the COVID-19 pandemic, TSoCP and other transgender-

[1]Department of Health Behavior and Health Education, University of Michigan School of Public Health, Ann Arbor, Michigan, USA.
[2]Trans Sistas of Color Project, Detroit, Michigan, USA.
[3]Center for AIDS Prevention Studies, University of California, San Francisco, California, USA.
[4]Department of Pediatrics, Henry Ford Health System, Detroit, Michigan, USA.
[5]Department of Applied Health Sciences, Indiana University School of Public Health, Bloomington, Indiana, USA.

*Address correspondence to: Kristi E. Gamarel, PhD, Department of Health Behavior and Health Education, University of Michigan School of Public Health, 1415 Washington Heights, Ann Arbor, MI 48109, USA, E-mail: kgamarel@umich.edu

led organizations have supported their communities through mutual aid programs and care packages (e.g., food and personal protective equipment) funded by philanthropy.[11]

These programs are similar to microeconomic interventions in supporting individual and community well-being by reducing economic barriers to health care. Microeconomic interventions reduce HIV risk in low- and middle-income countries and have been recently assessed for feasibility in U.S. settings.[12] However, transgender persons have largely been omitted from microeconomic interventions.[13] Therefore, we conducted an initial pilot evaluation of TSoCP's emergency assistance program to understand strengths, challenges, and areas for improvement.

Methods

Procedures

These data were collected as part of a community-academic partnership called the *Love Her Collective*. The *Love Her Collective* began in 2018 through a collaboration between University of Michigan and TSoCP.[14] The *Love Her Collective* has conducted focus groups, in-depth interviews, and survey research to better understand and address the needs of transgender women of color in Detroit.[8,14,15]

In November 2020, the *Love Her Collective* received funding to provide emergency assistance to transgender women of color due to the COVID-19 pandemic in Detroit and to evaluate TSoCP's emergency assistance program. The grant was designed to allocate $7,000 directly to TSoCP to use as part of their existing emergency assistance program and $1,300 to be used for the evaluation of the emergency assistance program.

Between November 2020 and March 2021, TSoCP provided emergency assistance to 30 transgender women of color in Detroit through this grant. TSoCP's emergency assistance program has a strong reputation in the community and is designed to provide all transgender women of color with emergency assistance without requiring paperwork.[15]

Consistent with TSoCP's existing programming, interested individuals reached out to TSoCP through text, e-mail, or social media to request emergency assistance. TSoCP processed payments through a mobile banking app (i.e., Cash App). Those who requested funds were then invited to participate in the pilot evaluation. TSoCP explained the purpose of the evaluation and informed individuals that their decision to participate would not have any impact on receiving funds. TSoCP sent them a survey that included the consent form, baseline survey, and asked for their contact information for follow-up. The pilot evaluation included a self-administered baseline survey (before grant receipt) and a 1-month follow-up survey (after grant receipt), which each took 5–10 min.

At baseline, participants were asked their age, race/ethnicity, gender identity, monthly income, and how often participants did not have safe place to sleep at night in the past month with response options ranging from "Never" to "Always" on a 5-point Likert scale. Both baseline and follow-up surveys inquired about strengths and challenges of the program with write-in responses. At baseline, participants were asked to describe the funding application process with response options ranging from "very easy" to "very difficult" on a 5-point Likert scale. At follow-up, they were asked the same question regarding receiving the funds. The follow-up survey also asked how participants used program-provided funds with check-all responses (e.g., housing, food, health care, or medications).

Participants received a $50 gift card for completing each survey ($100 total). The study was deemed exempt by the University of Michigan Institutional Review Board.

Participants

Eight transgender women who received emergency assistance agreed to participate in the evaluation. Participants ranged in age from 23 to 50 years (mean [M] = 33, standard deviation = 9). All participants identified as a Black transgender woman. At baseline, the majority (87.5%, $n = 7$) reported that they had earned less than $1,000 in the past month (i.e., 30 days). In addition, half (50%, $n = 4$) "sometimes" or "always" worried about having a safe place to sleep for the night over the past month.

Data analysis

Descriptive analyses (e.g., frequencies and means) were conducted to examine participant characteristics, ease of requesting and receiving funds, amount received, and how funds were used. A thematic analytic approach was used for open-ended responses in the baseline and follow-up survey.[16] The first and second author first familiarized themselves with the open-ended responses. Next, these authors devised a thematic framework for coding by reading the data and

then inductively identifying and creating codes for emergent themes. They discussed and refined the thematic framework, separately applied these final codes to the data, wrote analytic memos (i.e., more detailed notes) about the identified themes, and resolved disagreements through conversations.

Results

Most respondents completed both baseline and 1-month follow-up surveys (87.5%, $n = 7$). At baseline and follow-up, participants described requesting and receiving emergency funds as "neither easy nor difficult" "somewhat easy," and "extremely easy" ($M = 4.75$ and $M = 4.50$, respectively, on a 5-point scale). All participants reported that COVID-19 affected their need for emergency assistance. Participants received \$100 to \$500 ($M = \$200$). Funds were used to pay bills (62.5%), buy food (62.5%), pay rent or for shelter (50%), or pay for medications (12.5%), household necessities such as toilet paper (12.5%), gender affirmation products (12.5%), or school (12.5%).

We next present qualitative findings from the write-in responses that were categorized into perceived benefits, concerns, and improvement areas. The main themes identified based on our thematic analyses within each category are italicized.

Perceived benefits

Participants described being satisfied with the efficiency of the process of requesting and receiving emergency funds. Participants highlighted the quick response and minimal screening procedures as conducive to receiving urgent support. Funds distribution was described as seamless and professional (e.g., "never have to wait," "always get answers/responses quickly," "it was so easy receiving the funds, I didn't have to wait a long time," and "simply professional").

Others noted that the program provided a sense of community where participants did not feel alone during the pandemic. For example, participants noted "they have made this pandemic not feel so hard," and that the best part was "reaching out and getting help," and "reaching out and knowing someone would respond and truly help." Participants also noted that the program helped build community by contributing to safety and survival ("Keeping us safe and alive," "Because when in need they help as much as they can and it shows they care") and contributed to community empowerment ("All of my great Black trans sisters, wanted to help other Black trans sisters," "it's a connection of sisterhood and the process is word of mouth").

Perceived concerns

Several participants (46.5%) reported no program-related concerns. However, at baseline, three participants (37.5%) noted challenges in asking for help. Specifically, participants felt shame around experiencing food insecurity, not being able to pay a bill, or finding a safe place to sleep. One participant stated "I think pride is the hardest part" when asked about difficulties in requesting emergency assistance.

Two participants at baseline ($n = 25\%$) and four participants at follow-up (50%) noted they were nervous about potential delays or ineligibility since there are a lack of other sources of financial support if assistance is delayed or if the requestor is deemed ineligible. For example, one participant at baseline reported, "I guess the hardest part would be if you can't receive services then there's no other place for you to be able to call to get help being a trans woman, especially if you're banned from organizations that usually help you then you're kind of just left in the wind."

Similarly, the hardest part about the process for another participant was, "Thinking that I wouldn't get a reply asking for help especially being transgender woman of color." One participant also noted that a potential concern is that some people of color in their communities, including trans people who are not out, were excluded from the program: "The only qualifier is that you MUST be a transgender woman. It's hard because you don't want others from the community taking advantage when someone has more need."

Areas to strengthen

Participants were also asked what other services should be included in a program to help transgender women of color improve their financial security. At the baseline and follow-up, participants noted the importance of augmenting emergency assistance with other needed services, which included access to legal gender affirmation, safe housing, viable employment, and financial literacy (e.g., establishing good credit). For example, one participant stated, "I believe we should have more programs for housing and more jobs that are trans-friendly and help people with the name change and help clean up their criminal record."

Two participants noted the importance of gaining skills in financial literacy, money management, and

establishing good credit: "Financial literacy!! The benefits of having good credit and low to none debt ratio."

Discussion

Receiving funding for emergency assistance allowed TSoCP to distribute critical resources to meet the essential survival needs of their communities that would have otherwise gone unmet during the COVID-19 pandemic. In this pilot evaluation, we found emergency assistance provided transgender women with resources to survive and connect with their community. Recipients were able to avoid getting behind on their rent, obtain emergency shelter, avoid food insecurity, access medications, and continue education during the 1-month evaluation period. Our pilot program evaluation provided key insights into aspects of the program that are working well and some areas for improvement.

TSoCP's emergency assistance program was described as an efficient model that provided a sense of community for Black transgender women who have been continuously forced into dispossession due to systemic racism and transphobia.[4] Participants described the importance of incorporating access to legal gender affirmation and other microeconomic intervention components into TSoCP programming. For example, a promising U.S.-based microeconomic intervention with Black cisgender young adults includes microgrants toward income generation paired with educational workshops and mentorship on financial and career planning.[12]

Thus, a multicomponent intervention in future studies could build upon TSoCP's emergency assistance program and include microeconomic components such as microgrants, group workshops, and mentorship on economic empowerment. In addition, we hope to develop a medical-legal partnership to provide legal gender affirmation and assistance with other legal issues combined with emergency assistance in Detroit using rigorous evaluation procedures.[17]

Despite the potential promise of TSoCP's emergency assistance program, it is important to note that leaders in transgender-led organizations are not exempt from this same systemic oppression yet continue to heal the consequences for their communities. Our findings underscore the importance of investing in and providing adequate resources to transgender-led organizations to serve as the blueprint for effective community-led interventions to dismantle intersectional oppression and resultant inequities.[11]

Limitations

Participants were recruited when they were requesting emergency funds. Individuals were informed that receiving emergency assistance was not contingent on participating in the evaluation. It is plausible that nonrespondents were in crisis and did not have the time or ability to complete surveys. Individuals were told that TSoCP members would not see their responses or know whether they participated; however, transgender women in Detroit are a close-knit community; those who did not participate may have had concerns about confidentiality. The use of a survey to gather qualitative data minimized participant burden but did not allow us to capture rich narratives. Finally, this was a small group of participants who agreed to participate in the evaluation; therefore, larger studies are warranted to more rigorously evaluate emergency assistance programs.

Conclusions

The COVID-19 pandemic and visibility of violence directed at transgender women of color has brought into further focus the intersectional injustices plaguing society.[2] Our study highlights the importance of community-led strategies to alleviate the negative sequelae of racism and transphobia experienced by transgender women of color. Public health research, programming, and policy must acknowledge these injustices and position transgender women of color as leaders in forging solutions.

Disclaimer

The content is solely the responsibility of the authors and does not necessarily represent official views of Groundswell Fund.

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Author Disclosure Statement

No competing financial interests exist.

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Abbreviations Used

COVID-19 = coronavirus disease 2019
TSoCP = Trans Sistas of Color Project-Detroit